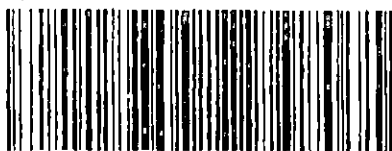


5

EXHIBIT

KML Law Group, P.C.
PO BOX 500980
SAN DIEGO, CA 92150-0980



(11) 969 0024 8278 9068 5

ROMAN, JOANNE M.
102 Artlee Avenue
Butler, PA 16001



Mailed On: 4/14/2022

Order Number: 0169596-01

ClientID: KML_Law_000606 FC

Reference Number: PA221025



KML Law Group, P.C.
701 Market Street
Philadelphia, PA 19106
(215) 627-1322 from 9am to 5pm EST, Monday to Friday
Reference: 221025FC

To: ROMAN, JOANNE M.
102 Artlee Avenue
Butler, PA 16001

4/14/2022

KML Law Group, P.C. is a debt collector. We are trying to collect a mortgage debt held by M&T BANK, and serviced by M&T BANK. We will use any information you give us to help collect the debt.

If you are currently subject to the protections of any automatic stay in bankruptcy or have received a discharge of the debt secured by the mortgage referenced in this notice in a bankruptcy proceeding, this notice is not an attempt to collect, recover, or offset the mortgage debt from you personally. This notice is being provided for informational purposes only.

Our information shows:

You have a mortgage that is serviced by M&T BANK with account number 0031693120.

See the enclosed periodic statement for an itemization of the debt.

Total amount of the debt
as of April 14, 2022: **\$198,666.81**

Notice: See reverse side for important information.

How can you dispute the debt?

- Call or write to us by May 23, 2022, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by May 23, 2022, we must stop collection on any amount you dispute until we send you verification of the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept written disputes via mail at the address above, or via email at Notice@kmlawgroup.com.

What else can you do?

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by May 23, 2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests via mail at the address above, or via email at Notice@kmlawgroup.com.
- Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.

CUT HERE

Mail this form to:
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106

ROMAN, JOANNE M.
102 Artlee Avenue
Butler, PA 16001

221025FC

How do you want to respond?

Check all that apply:

- ☒ I want to dispute the debt because I think:
 - ☒ This is not my debt
 - ☒ The amount is wrong.
 - ☒ Other (please describe on reverse or attach additional information).

- ☒ I want you to send me the name and address of the original creditor.



IMPORTANT INFORMATION:

The amount of the debt listed on the front of this notice is not the amount necessary to pay off the loan. Because of interest, late fees and other charges that may vary from day to day, the amount due on the day you pay may be greater. Requests for updated reinstatement and payoff quotes should be directed to our firm's toll-free number 1-866-413-2311 or 1-215-825-6451, or by email to Notice@kmlawgroup.com.

The Fair Debt Collection Practices Act does not require us to wait until the end of the validation period to proceed with collection efforts. Accordingly, you may receive separate correspondence from us, or a complaint in foreclosure may be filed and served on you. If, however, you notify this office within the validation period that the debt, or any portion thereof, is disputed, or you request the name and address of the original creditor, we will suspend our collection efforts (through litigation or otherwise) until we mail a copy of such verification of the debt, or name and address of the original creditor, to you.

If you are or have been within the last twelve (12) months, a "person in the military service," or if you believe that you are a protected person or entitled to relief under the Servicemembers Civil Relief Act, please notify this office immediately.

RESPONSE - Debt Collection for M&T Bank

Roman, Joanne M.

From:

Sent:

To:

Subject:

Attachments:

Roman, Joanne M.

Tuesday, May 17, 2022 2:53 PM

~~On: Roman, Joanne M.~~

~~(11) 969 0024 8278 9068 5, Roman Joann M. - M&T Bank Debt Collection
PA Attorney General response letter.pdf; M&T Letter Lock Box 12 7 20.jpg; MSI posting
11 27 20.png; P&P foreclosure post 12 4 20.png; MSI lock box rekey locks and lock from
pool gate.jpeg; Grass Cutting Svc M&T Bank.jpg; grass cut svc 8 27 21 340pm
stephen.jpg; M&T-Bank letter to PR 12 7 2020.pdf; 11.10.2020 1st contract (Justin &
Brandi) Contract Realator - 1st realator Todd Shubert .P.pdf; 11.17.20 Closing email
(Justin & Brandi) - Todd Shubert...P.pdf; M&T 1st relator Pay Off Statement 10 21 20 -
Todd Shubert...P.pdf; equity abhors forfeiture Ubi jus, ibi remedium.pdf; MERS
Investor.jpg; MERS inactive.jpg; M&T Bank Response HUD Counseling Sept 10 2021.jpg~~

From: jmroman0967@gmail.com <jmroman0967@gmail.com>

Sent: Tuesday, May 17, 2022 5:28 AM

To: Notice@kmlawgroup.com

Subject: (11) 969 0024 8278 9068 5, Roman Joann M. - M&T Bank Debt Collection

Good morning KML Law Group, P.C.,

ISSUE No 1:

I am writing in response to a letter I received from your firm which you trying to collect a debt from me stating I owe M&T Bank for said amount of \$198,666.81 as of April 14, 2022.

Per instructions I received in your letter explains that I can email you at this address to dispute the validity of all this debt by May 23, 2022, and state I am able provide you any additional information by attachment.

Therefore, please accept this email as my timely submission in response to your letter informing me that I have until May 23, 2022, to make my dispute. I am disputing 100% and contest the accusation I owe M&T Bank a Debt on a loan. I can prove that I do not owe M&T Bank any debt. The information you received from you client is incorrect.

I received 100% discharged of personal liability by order on July 7, 2021, from Bankruptcy Petition filed March 22, 2021. Please be advised that I am no longer liable for the debt and the lender is no longer allowed to make attempts to collect the debt. The discharge wiped out my responsibility to pay a secured debt (mortgage payment), including any deficiency balance.

M&T Bank was included on my creditor list. M&T Bank removed themselves from all three major credit bureaus reports during the Month of May 2021. They are no longer reporting any debt to the credit bureaus. Previous to May 2021 M&T Bank was reporting (no data) in comments deferred payments forbearance financial hardship COVID 19 pandemic.

I have credit monitoring and I get notices immediately when anything changes.

However, I understand that the security interest survives the discharge. The creditor has the right to offset any amount owed by selling the collateral securing the debt. Therefore, I will address my concerns on the foreclosure issue in more detail below in issue no. 2.